

Form plncf13 – ntcnfp13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 24-12789-JNP  
Chapter: 13  
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Michael A. Rafine  
91 Castle Heights Avenue  
Pennsville, NJ 08070

Social Security No.:  
xxx-xx-5224

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on December 5, 2024.

Dated: December 5, 2024  
JAN: cm

Jeanne Naughton  
Clerk

In re:  
Michael A. Rafine  
Debtor

Case No. 24-12789-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Dec 05, 2024

User: admin  
Form ID: plncf13

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2024:**

Recip ID	Recipient Name and Address
db	+ Michael A. Rafine, 91 Castle Heights Avenue, Pennsville, NJ 08070-2201
520194858	+ New Jersey Turnpike Authority, 1 Turnpike Plaza, Woodbridge, NJ 07095-5195
520194841	+ Petro, 1701 Sherman Avenue, Pennsauken, NJ 08110-2626

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 05 2024 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 05 2024 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
520194854	+ Email/Text: bankruptcy@pepcoholdings.com	Dec 05 2024 20:37:00	Atlantic City Electric, Bankruptcy Division, 5 Collins Drive, Suite 2133, Mail Stop 84CP42, Carneys Point, NJ 08069-3600
520194853	+ Email/Text: bankruptcy@pepcoholdings.com	Dec 05 2024 20:37:00	Atlantic City Electric, 5 Collins Drive, Carneys Point, NJ 08069-3600
520194844	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 05 2024 20:54:37	Capital One, c/o American InfoSource, P.O. Box 71083, Charlotte, NC 28272-1083
520194845	+ Email/PDF: ebn_ais@aisinfo.com	Dec 05 2024 20:52:24	Capital One Bank, 4515 N. Santa Fe Avenue, Oklahoma City, OK 73118-7901
520205188	+ Email/PDF: ebn_ais@aisinfo.com	Dec 05 2024 20:53:31	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520194850	+ Email/Text: mrdiscen@discover.com	Dec 05 2024 20:36:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
520216468	Email/Text: mrdiscen@discover.com	Dec 05 2024 20:36:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
520194846	Email/Text: collecadminbankruptcy@fnni.com	Dec 05 2024 20:36:00	First National Bank of Omaha, 1620 Dodge Street, Omaha, NE 68197
520194847	Email/Text: collecadminbankruptcy@fnni.com	Dec 05 2024 20:36:00	First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
520207819	Email/Text: collecadminbankruptcy@fnni.com	Dec 05 2024 20:36:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3113, Omaha, Nebraska 68197
520242039	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 05 2024 20:37:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520194859	+ Email/Text: JCAP_BNC_Notices@jcap.com	Dec 05 2024 20:37:00	Jefferson Capital Systems, LLC, P.O. Box 772813,

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520194838	^	MEBN			Chicago, IL 60677-0113
			Dec 05 2024 20:36:15	KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541	
520194856	+	Email/PDF: resurgentbknotifications@resurgent.com	Dec 05 2024 20:52:29	LVNV Funding, c/o Resurgent Capital Systems, P.O. Box 10587, Greenville, SC 29603-0587	
520199754		Email/PDF: resurgentbknotifications@resurgent.com	Dec 05 2024 20:52:49	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587	
520194857	+	Email/Text: ZenResolve@ebn.phinsolutions.com	Dec 05 2024 20:36:00	Little Lake Lending, 2770 Mission Rancheria Road, #315, Lakeport, CA 95453-9612	
520194839	+	Email/Text: BKNotice@ldvlaw.com	Dec 05 2024 20:36:00	Lyons, Doughty & Veldhuis, 5 Greentree Center, 525 Route 73 North, Suite 400, Marlton, NJ 08053-3422	
520194840	+	Email/Text: BKNotice@ldvlaw.com	Dec 05 2024 20:36:00	Lyons, Doughty & Veldhuis, 136 Gaither Drive, Suite 100, Mt. Laurel, NJ 08054-2239	
520194837		Email/Text: camanagement@mtb.com	Dec 05 2024 20:37:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240	
520219538		Email/PDF: bankruptcy_prod@navient.com	Dec 05 2024 20:54:20	NAVIENT, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640	
520194842	+	Email/PDF: bankruptcy_prod@navient.com	Dec 05 2024 20:54:21	Navient, P.O. Box 9000, Wilkes-Barre, PA 18773-9000	
520194843	+	Email/PDF: bankruptcy_prod@navient.com	Dec 05 2024 20:52:35	Navient, P.O. Box 9640, Wilkes-Barre, PA 18773-9640	
520194855		Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 05 2024 20:52:43	Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541	
520265574		Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 05 2024 20:54:19	Portfolio Recovery Associates, LLC, c/o Onemain Financial Group, LLC, POB 41067, Norfolk VA 23541	
520194849	+	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 05 2024 20:37:00	Premier Bankcard, c/o Jefferson Capital Systems, P.O. Box 7999, St. Cloud, MN 56302-7999	
520194848	+	Email/Text: JCAP_BNC_Notices@jcap.com	Dec 05 2024 20:37:00	Premier Bankcard, c/o Jefferson Capital Systems, P.O. Box 772813, Chicago, IL 60677-0113	
520194851	+	Email/Text: bnc-quantum@quantum3group.com	Dec 05 2024 20:37:00	Quantum 3 Group, LLC, P.O. Box 2489, Kirkland, WA 98083-2489	
520194852	+	Email/Text: bnc-quantum@quantum3group.com	Dec 05 2024 20:37:00	Quantum 3 Group, LLC, P.O. Box 788, Kirkland, WA 98083-0788	
520269465		Email/Text: bnc-quantum@quantum3group.com	Dec 05 2024 20:37:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788	
520217653		Email/Text: bnc-quantum@quantum3group.com	Dec 05 2024 20:37:00	Quantum3 Group LLC as agent for, Galaxy International Purchasing LLC, PO Box 788, Kirkland, WA 98083-0788	
520269467		Email/Text: bnc-quantum@quantum3group.com	Dec 05 2024 20:37:00	Quantum3 Group LLC as agent for, Concora Credit Inc., PO Box 788, Kirkland, WA 98083-0788	
520194860		Email/Text: ZenResolve@ebn.phinsolutions.com	Dec 05 2024 20:36:00	Lendumo, 2770 Mission Rancheria Road, #315, Lakeport, CA 95453	

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520266083	*P++	M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307, address filed with

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court:, M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 07, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Stacey L. Mullen	on behalf of Debtor Michael A. Rafine slmullen@comcast.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5